

Substitute for form 1449A/PTO		Application Number		10/654,091	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Filing Date		September 4, 2003	
		First Named Inventor		J. LeKachman	
		Art Unit		3629	
		Examiner Name		Not Assigned	
Sheet	1	of	3	Attorney Docket Number	47004.000216
<b>OTHER DOCUMENTS</b>					
*Examiner Initials	Cite No.	Include name of the item (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			TRANSLATION YES NO
/HT/	N1.	ASCH, LATIMER, "How the RMA/Fair Isaac Credit-Scoring Model Was Built," Journal of Commercial Lending, June 1995, pp. 10-16, vol. 77, n. 10.			
/HT/	N2.	BRITT, PHIL, "Competing in Auto Lending," America's Community Banker, November 1996, pp. 33-37, vol. 5, no. 11.			
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/HT/	N4.	"Credit Scoring New Markets," Bank Technology News, July 1996, p. 1, vol. 9, no. 7.			
/HT/	N5.	Definitions of CSU/DSU; CTI; and CU-See Me.			
/HT/	N6.	"FreeMarkets," www.freemarkets.com, August 9, 1999.			
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/HT/	N10.	"Harris Infosource," www.harrisinfo.com, April 26, 1999.			
EXAMINER SIGNATURE		/Hai Tran/ (09/13/2007)		DATE CONSIDERED	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					

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			YES	NO			
/HT/	N11.	HICKMAN, MICHAEL, "Using Software to Soften Big-Time Competition," Bank Systems Technology, June 1994, pp. 38-40, vol. 31, no. 8.					
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/HT/	N20.	"Product Data Integration Technologies, Inc.," www.pdit.com, April 26, 1999.					
/HT/	N21.	"SBA: Pro-Net," www.pro-net.sba.gov, August 9, 1999..					
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**INFORMATION DISCLOSURE  
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First Named Inventor

J. LeKachman

Art Unit

3629

Examiner Name

Not Assigned

Sheet

3

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3

FEB 13 2004

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			YES	NO
/HT/	N22.	"SoluSource," www.solucource.com, April 26, 1999.		
/HT/	N23.	SULLIVAN, DEIDRE, "Scoring Borrower Risk," Mortgage Banking, November 1994, pp. 94-98, vol. 55, no. 2.		
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/HT/	N26.	"ThomasNet Incorporated," www.Thomasnet.com, April 26, 1999.		
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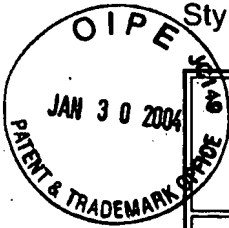
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# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18  
Stylesheet Version v18.0



Title of  
Invention

System and method for financial instrument pre-qualification  
and offering

Application Number: 10/654091  
Confirmation Number: 5822  
First Named Applicant: J. LeKachman  
Attorney Docket Number: 47004.000216



Search string: ( 3316395 or 3634669 or 4254474 or 4594663  
or 4598367 or 4642768 or 4736294 or 4739478  
or 4760604 or 4812628 or 4831526 or 4866634  
or 4897811 or 4914587 or 4964043 or 5054096  
or 5206803 or 5220500 or 5227874 or 5231571  
or 5239462 or 5262941 or 5274547 or 5278751  
or 5321841 or 5444844 or 5481647 or 5523942  
or 5537315 or 5550734 or 5551021 or 5606496  
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or 5664115 or 5689649 or 5696907 or 5699527  
or 5715402 or 5717865 or 5732397 or 5742775  
or 5758328 or 5774882 or 5774883 or 5794207  
or 5797133 or 5802502 ).pn.

## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
/HT/	1	3316395	1967-04-25	Lavin			
/HT/	2	3634669	1971-01-11	Soumas et al.			
/HT/	3	4254474	1981-03-03	Copper et al.			
/HT/	4	4594663	1986-06-10	Nagata et al.			
/HT/	5	4598367	1986-07-01	DeFrancesco et al.			
/HT/	6	4642768	1987-02-10	Roberts			
/HT/	7	4736294	1988-04-05	Gill et al.			
/HT/	8	4739478	1988-04-19	Roberts			
/HT/	9	4760604	1988-07-26	Cooper et al.			
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/HT/							

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/HT/	20	5231571	1993-07-27	D'Agostino
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/HT/	22	5262941	1993-11-16	Saladin et al.
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/HT/	39	5696907	1997-12-09	Tom
/HT/	40	5699527	1997-12-16	Davidson
/HT/	41	5715402	1998-02-03	Popolo
/HT/	42	5717865	1998-02-10	Stratmann
/HT/	43	5732397	1998-03-31	DeTore et al.
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/HT/	45	5758328	1998-05-26	Giovannoli
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/HT/				

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/HT/ 48	5794207	1998-08-11	Walker et al.
/HT/ 49	5797133	1998-08-18	Jones et al.
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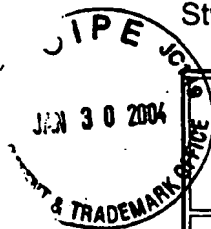
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/Hai Tran/ (09/13/2007)	

# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

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Title of Invention	System and method for financial instrument pre-qualification and offering
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Application Number: 10/654091



Confirmation Number: 5822

First Named Applicant: J. LeKachman

Attorney Docket Number: 47004.000216

Search string: ( 6014646 or 5897621 or 5911135 or 6012044  
or 6055517 or 6078905 or 6108644 or 6128603  
or 6216115 or 6339766 or 6343279 or 3316395  
or 4594663 or 4866634 or 5206803 or 5239462  
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or 20010011255 or 20010042034 or  
20010047313 or 20010047489 or 20020013728  
or 20020038363 or 20020052842 or  
20020062285 or 20020087468 or  
20020091635 ).pn.

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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

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/HT/	4	6012044	2000-01-04	Maggioncalda et al.			
/HT/	5	6055517	2000-04-25	Friend et al.			
/HT/	6	6078905	2000-06-20	Pich-LeWinter			
/HT/	7	6108644	2000-08-22	Goldschlag et al.			
/HT/	8	6128603	2000-10-03	Dent et al.			
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/HT/	11	6343279	2002-01-29	Bissonette et al.
/HT/	12	3316395	1967-04-25	Lavin
/HT/	13	4594663	1986-06-10	Nagata et al.
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/HT/	23	5774882	1998-06-30	Keen et al.
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/HT/	29	5930776	1999-07-27	Dykstra et al.
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/HT/	31	5970483	1999-10-19	Evans
/HT/	32	5983206	1999-11-09	Oppenheimer
/HT/	33	5987436	1999-11-16	Halbrook
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/HT/	36	6134530	2000-10-17	Bunting et al.

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Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
/HT/	1	20010011255	2001-08-02	Asay et al.			
/HT/	2	20010042034	2001-11-15	Elliott			
/HT/	3	20010047313	2001-11-29	Kanai			
/HT/	4	20010047489	2001-11-29	Ito et al.			
/HT/	5	20020013728	2002-01-31	Wilkman			



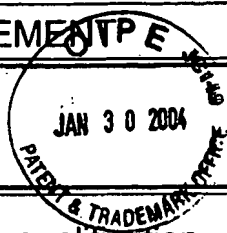
/HT/	6	20020038363	2002-03-28	MacLean
/HT/	7	20020052842	2002-05-02	Schuba et al.
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/HT/	9	20020087468	2002-07-04	Ganesan et al.
/HT/	10	20020091635	2002-07-11	Dilip et al.

Signature

Examiner Name	Date
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6029149 ).pn.

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/HT/	1	5991750	1999-11-23	Watson			
/HT/	2	5995947	1999-11-30	Fraser et al.			
/HT/	3	6014645	2000-01-11	Cunningham			
/HT/	4	6029149	2000-02-22	Dykstra et al.			

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Sheet 1 of 1

## U.S. PATENT DOCUMENTS

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/HT/	P1.	US-5,870,721		Norris	
/HT/	P2.	US-5,940,811		Norris	
/HT/	P3.	US-6,105,007		Norris	
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		US-			
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